



HB 625 – Real Property – Transfer-on-Death Deed – Establishment

Judiciary

Date: February 12, 2025

Time: 1:00pm

Position: SUPPORTS WITH AMENDMENTS

Fight Blight Bmore (FBB), an economic, environmental, and social justice organization dedicated to addressing systemic inequities that perpetuate blight in Baltimore, FBB supports this bill with the suggested amendments. HB 625 is a critical piece of legislation that seeks to empower Maryland homeowners with a simple and accessible tool for estate planning: the Transfer-on-Death Deed (TODD). This bill will:

1. **Provide Clarity and Accessibility:** By creating a statutory form homeowners will have access to a clear and standardized method for planning the disposition of their real property.
2. **Expand Estate Planning Access:** TODDs offer a cost-effective alternative to other estate planning mechanisms, which can be prohibitively expensive for many families. By lowering the financial barriers to estate planning, HB 625 will enable more Maryland families to preserve and transfer their most valuable tangible asset—their home—to the next generation.
3. **Combat Blight and Preserve Communities:** By facilitating the seamless transfer of property ownership upon the death of the homeowner, this bill will reduce the likelihood of properties becoming vacant, falling into disrepair, or being subject to tax sale or ground rent foreclosure—key vectors for blight. This legislation represents a meaningful step toward reducing the number of heirs' properties in the state, which are particularly vulnerable to these issues.

By enabling homeowners to plan for the disposition of their property using a simple statutory form, HB 625 will help preserve generational wealth, stabilize communities, and reduce systemic inequities that disproportionately impact historically disinvested neighborhoods. It is a commonsense measure that will bring tangible benefits to families across Maryland.

We respectfully urge the committee to adopt the following amendments to further strengthen the bill:

For the above reasons,

Fight Blight Bmore urges a favorable report.

Please contact Nneka Nnamdi, Founder, with any questions nneka@fightblightbmore.com

443.468.6041

- Require that homeowners receive notification of TODD filings via mail, including information about the process for revocation.
- Prohibit individuals with fiduciary powers of attorney from filing or changing TODDs.
- Require listing “TODD” next to the owner's name on property records, similar to “LIFE” for life estate deeds.

With these amendments, HB 625 will become an even more powerful tool for advancing equity, preserving wealth, and mitigating the root causes of blight in Maryland.

Thank you for your time and consideration. We urge a favorable report on HB 625 with the proposed amendments.

For the above reasons,

Fight Blight Bmore urges a favorable report.

Please contact Nneka Nnamdi, Founder, with any questions nneka@fightblightbmore.com

443.468.6041